



GAU 2167

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of KEIL

Serial No: 09/839,471

Examiner:

Filed: April 19, 2001

Group Art Unit: 2167

For: SYSTEM AND METHOD FOR DEBIT ACCOUNT TRANSACTIONS

TRANSMITTAL LETTER

CERTIFICATE UNDER 37 CFR 1.8(a)

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as First Class mail in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231 on 8-8-01

Susan Hess

Commissioner for Patents
Washington, D.C. 20231

Sir:

Please find enclosed for filing:

- X Information Disclosure Statement
- X PTO-1449
- X Reference

RECEIVED
AUG 16 2001
Group 2100

Date: 8/8/01

Respectfully submitted,

By: [Signature]

Michael A. Slavin
Registration No. 34,016
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Palm Beach Gardens, FL 33410
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Attorney Docket No. 2240.006



#2
08/21/01

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INFORMATION DISCLOSURE STATEMENT

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Susan Lees

Commissioner for Patents
Washington, D.C. 20231

Sir:

Pursuant to the duty of disclosure, Applicant is citing the references set forth on the accompanying form PTO-1449. These references were made of record in the parent application Serial No. 09/334,887, filed June 17, 1999, upon which the present application claims priority under 35 U.S.C. §120. Pursuant to 37 C.F.R. §1.98(d) Applicant is not required to submit copies of these references. Applicant also submits herewith U.S. Patent No. 6,192,142 which was cited in the specification and its relevancy is set forth therein.

Applicant submits that the present invention is patentable over these references.

Date: 8/8/01

Respectfully submitted,

By: [Signature]

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Attorney Docket No. 2240.006

Form PTO-1449
(Rev. 2-88)U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
2240.006APPLICATION NO.
09/839,471INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(Use several sheets if necessary)

APPLICANT
KeilFILING DATE
04/19/01GROUP
2167

U.S. PATENT DOCUMENTS

EXAMINER'S INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
		4,823,264	4/89	Deming				
		5,892,827	4/99	Beach et al.				
		5,455,407	10/95	Rosen				
		5,815,657	9/98	Williams et al.				
		5,915,526	6/99	Martineau				
		5,982,891	2/01	Ginter et al.				
		5,577,109	11/96	Stimson et al.				
		5,953,398	9/99	Hill				
		6,192,142	2/01	Pare, Jr. et al.				
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
		WO 9847112	10/98	PCT				
		WO 9638801	12/96	PCT				
		WO 9110976	7/91	PCT				
		EP 00319825	6/89	Europe				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED
* EXAMINER: Initial if a citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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(Rev. 2-88)

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EXAMINER'S INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	EP-00627714	12/94	Europe				
	EP-00802474	10/97	Europe				
	EP-00866400	9/98	Europe				
	EP-00640945	3/95	Europe				
	EP-00446500	9/91	Europe				
	EP-00980053	2/00	Europe				

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